

HARBOR BANK OF MARYLAND

	Disbursement Date 07/17/2009	RSSD (Holding Company) 2008130	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$259	\$287	11.0%		
Loans	\$194	\$164	-15.6%		
Construction & development	\$1	\$0	-86.1%		
Closed-end 1-4 family residential	\$69	\$46	-32.8%		
Home equity	\$2	\$3	12.2%		
Credit card	\$1	\$1	-0.9%		
Other consumer	\$0	\$0	-18.0%		
Commercial & Industrial	\$36	\$38	7.6%		
Commercial real estate	\$78	\$66	-14.4%		
Unused commitments	\$32	\$24	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$30	\$38	28.2%		
Cash & balances due	\$21	\$66	221.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$241	\$262	9.0%		
Deposits	\$233	\$255	9.3%		
Total other borrowings	\$5	\$5	0.0%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$18	\$25	38.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	8.5%	--		
Tier 1 risk based capital ratio	9.8%	11.8%	--		
Total risk based capital ratio	11.1%	13.1%	--		
Return on equity ¹	-116.1%	-5.8%	--		
Return on assets ¹	-9.9%	-0.6%	--		
Net interest margin ¹	4.1%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	201.3%	76.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	-288.9%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.0%	--
Home equity	1.1%	1.0%	0.0%	0.0%	--
Credit card	2.3%	0.9%	0.0%	0.0%	--
Other consumer	0.0%	1.2%	0.0%	0.0%	--
Commercial & Industrial	1.7%	5.1%	0.0%	0.0%	--
Commercial real estate	0.8%	1.6%	0.0%	0.0%	--
Total loans	0.7%	2.0%	0.0%	0.0%	--